

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

MICHAEL N. PALM  
LEE ANN PALM  
Debtor(s)

Case No. 17-20303CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/27/2017.
- 2) The plan was confirmed on 03/10/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/15/2017, 03/07/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/02/2023.
- 6) Number of months from filing or conversion to last payment: 80.
- 7) Number of months case was pending: 87.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,653.00.
- 10) Amount of unsecured claims discharged without full payment: \$28,815.95.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$108,497.00  
Less amount refunded to debtor \$499.58

**NET RECEIPTS: \$107,997.42**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$5,100.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$4,923.81  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$10,023.81**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	1,040.58	1,040.58	1,040.58	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	6,988.95	6,988.95	0.00	0.00
CBCS	Unsecured	468.69	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	2,500.00	1,007.18	999.87	999.87	445.89
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	386.50	361.19	361.19	0.00
DISCOVER BANK(*)	Unsecured	NA	1,639.60	1,639.60	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	678.16	678.16	0.00	0.00
ERC	Unsecured	1,006.68	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	8,500.00	8,307.73	8,307.73	8,307.73	871.08
JEFFERSON REGIONAL MEDICAL SV	Unsecured	950.85	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	156.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	2,115.11	2,115.11	2,115.11	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,070.99	1,070.99	1,070.99	0.00	0.00
MERRICK BANK	Unsecured	1,020.33	1,020.33	1,020.33	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	859.00	859.19	859.19	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	502.36	502.36	502.36	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	239.00	441.38	441.38	0.00	0.00
NTB CREDIT PLAN	Unsecured	1,000.00	NA	NA	0.00	0.00
PORT VUE BOROUGH (RE)	Secured	NA	5,327.02	5,327.02	5,327.02	1,479.02
PORT VUE BOROUGH (RE)	Secured	NA	2,511.11	2,511.11	2,511.11	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,948.71	2,948.71	2,948.71	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,251.46	1,251.46	1,251.46	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,183.00	2,183.54	2,183.54	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,785.63	1,785.63	0.00	0.00
SOUTH ALLEGHENY SD (PORT VUE)	Secured	17,000.00	12,669.44	12,584.73	12,584.73	4,558.94
SOUTH ALLEGHENY SD (PORT VUE)	Secured	0.00	10,066.24	10,029.72	10,029.72	0.00
STATE COLLECTION SERVICE INC	Unsecured	55.93	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	47.51	NA	NA	0.00	0.00
STEELE CITY AUTO LLC	Unsecured	1,000.00	460.81	460.81	0.00	0.00
UNIVERSITY OF PITTSBURGH PHYSI	Unsecured	NA	143.49	143.49	0.00	0.00
US BANK TRUST NA - OWNER TRUST	Secured	38,000.00	37,630.00	37,630.00	37,630.00	12,867.31

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US BANK TRUST NA - OWNER TRUST	Secured	0.00	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$37,630.00	\$37,630.00	\$12,867.31
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,307.73	\$8,307.73	\$871.08
All Other Secured	\$31,813.64	\$31,813.64	\$6,483.85
<b>TOTAL SECURED:</b>	<b>\$77,751.37</b>	<b>\$77,751.37</b>	<b>\$20,222.24</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$25,130.29</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$10,023.81</u>	
Disbursements to Creditors	<u>\$97,973.61</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$107,997.42</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/19/2024

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.